

Information to identify the case:

Debtor 1:	David Paul Chmielewski	Social Security number or ITIN:	xxx-xx-8226
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter:	7 4/29/24
Case number:	24-14371-JNP		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	David Paul Chmielewski	
2. All other names used in the last 8 years		
3. Address	31 Peters Ln C4 Blackwood, NJ 08012-4666	
4. Debtor's attorney Name and address	Michael I. Assad Cibik Law, P.C. 1500 Walnut St Ste 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	Douglas S. Stanger Douglas Stanger- Trustee 1810 Chapel Avenue West Cherry Hill, NJ 08002-4609	Contact phone 609-645-1881

For more information, see page 2 >

Debtor **David Paul Chmielewski**

Case number **24-14371-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 4/30/24
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	June 5, 2024 at 12:00 PM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 393 300 2559, Click on JOIN using passcode 9803965248, or call 1-609-264-3767</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 8/5/24
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
David Paul Chmielewski
Debtor

Case No. 24-14371-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Apr 30, 2024

Form ID: 309A

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2024:

Recip ID	Recipient Name and Address
db	+ David Paul Chmielewski, 31 Peters Ln C4, Blackwood, NJ 08012-4619
520240375	CJ Lombardo Company, 235 Moore St Ste 3, Hackensack, NJ 07601-7417
520240380	DSRM Nat Bank/Valero, Attn: Bankruptcy One Valero Way, San Antonio, TX 78249
520240388	State of New Jersey, Division of Taxation, 50 Barrack St, Trenton, NJ 08608-2006
520240391	U.S. Attorney, District of N.J., Rodino Federal Building, 970 Broad St Rm 502, Newark, NJ 07102-2534

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Apr 30 2024 20:45:00	Michael I. Assad, Cibik Law, P.C., 1500 Walnut St Ste 900, Philadelphia, PA 19102
tr	+ EDI: FDSSTANGER.COM	May 01 2024 00:28:00	Douglas S. Stanger, Douglas Stanger- Trustee, 1810 Chapel Avenue West, Cherry Hill, NJ 08002-4606
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 30 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 30 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520240369	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 30 2024 21:01:32	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
520240370	Email/Text: bk@avant.com	Apr 30 2024 20:47:00	Avant LLC, Attn: Bankruptcy, 222 Merchandise Mart Plz Ste 900, Chicago, IL 60654-1105
520240371	Email/Text: bankruptcy@calcoastcu.org	Apr 30 2024 20:47:00	California Coast Credit Union, Attn: Bankruptcy, PO Box 502080, San Diego, CA 92150-2080
520240372	EDI: CAPITALONE.COM	May 01 2024 00:28:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520240373	EDI: CAPONEAUTO.COM	May 01 2024 00:28:00	Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302
520240374	EDI: CITICORP	May 01 2024 00:28:00	Citibank/Sunoco, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
520240376	+ EDI: WFNNB.COM	May 01 2024 00:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520240377	+ EDI: WFNNB.COM	May 01 2024 00:28:00	Comenity Capital, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520240378	+ EDI: WFNNB.COM	May 01 2024 00:28:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

District/off: 0312-1

User: admin

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Date Rcvd: Apr 30, 2024

Form ID: 309A

Total Noticed: 31

520240379	Email/Text: support@drsi360.com	Apr 30 2024 20:46:00	DRSI, Attn: Bankruptcy 10833 Valley View Stree, Cypress, CA 90630
520240381	Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 30 2024 20:45:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
520240382	+ EDI: AMINFOFP.COM	May 01 2024 00:28:00	Fst Premier, Attn: Bankruptcy 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
520240383	+ EDI: PHINGENESIS	May 01 2024 00:28:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
520240384	EDI: IRS.COM	May 01 2024 00:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520240385	Email/Text: PBNCNotifications@peritusservices.com	Apr 30 2024 20:45:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
520240386	+ EDI: CBS7AVE	May 01 2024 00:28:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
520240387	Email/Text: bankruptcy@ncaloans.com	Apr 30 2024 20:45:00	New Credit America, Attn: Bankruptcy, PO Box 9125, Portland, OR 97207
520240389	^ MEBN	Apr 30 2024 20:37:54	State of New Jersey, Office of the Attorney General, PO Box 080, Trenton, NJ 08625-0080
520240390	+ EDI: SYNC	May 01 2024 00:28:00	Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259
520240392	^ MEBN	Apr 30 2024 20:40:09	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
520240393	Email/Text: bankruptcyntices@vivecard.com	Apr 30 2024 20:45:00	Vive Financial, Attn: Bankruptcy Attn: Bankruptcy, 380 Data Drive , Suite 200, Draper, UT 84020
520240394	EDI: CAPITALONE.COM	May 01 2024 00:28:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2024

Signature: /s/Gustava Winters